

**U. S. BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

In re YOLANDA D. TAYLOR

**CHAPTER 13
CASE NO. 12-11463**

OBJECTION TO MORTGAGE PAYMENT CHANGE [Dk#16]

Debtor objects to the mortgage payment change by GMAC[Dk#16], for these reasons:

1. Debtor maintains homeowners insurance with Farm Bureau.¹ She only needs to pay escrow for taxes.
2. Debtor's 2011 taxes were \$1,011.60.² Her 2012 taxes will be approximately the same amount.
3. Accordingly, GMAC needs an escrow payment of only \$84.25/month to cover her taxes. Debtors total monthly payment starting January 2012 should be just \$877.36/month (\$793.11 P&I + \$84.25 escrow).

FOR THESE REASONS, Debtor prays that this Court deny the mortgage payment change and permit an on-going mortgage payment of \$877.36/month.

THIS the 22nd day of August, 2012.

YOLANDA D. TAYLOR, Debtor

By: /s/ Chris Powell
Chris Powell, MBN 100675
KOSSMAN & POWELL, PLLC
P.O. Box 1263
Cleveland, MS 38732
Phone: (662) 846-6564
Fax: (662) 846-6565
Attorney for Debtor

¹ See *Objection to Proof of Claim* [Dk#21], Exhibit F, *Homeowner Policy Declarations* Page, 03/02/12 to 03/02/13.

² See *Objection to Proof of Claim* [Dk#21], Exhibit G, *Tax Card Yr 2011*.

Certificate of Service

Today I served by ECF or U.S. mail a true and correct copy of Debtor's *Objection to Mortgage Payment Change* to each of the following:

Sammye S. Tharp, Esquire
USTPRegion05.AB.ECF@usdoj.gov

Locke D. Barkley, Esquire
Chapter 13 Trustee
djenno@barkley13.com

R. Cory Anthony, Esquire
rca@underwoodlawfirm.com
Attorney for GMAD Mortgage

GMAC Mortgage, LLC
Attn: Bankruptcy
1100 Virginia Avenue
Ft. Washington, PA 19034

Yolanda Taylor
P.O. Box 4171
Cleveland, MS 38732

This the 22nd day of August, 2012

/s/ Chris Powell
Chris Powell, MBN 100675